

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

In re: WYDRO, MARIA

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§
§

Case No. 08-20576

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$	<u>201,979.54</u>
<i>and approved disbursements of</i>	\$	<u>0.00</u>
<i>leaving a balance of</i>	\$	<u>201,979.54</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
<u>Illinois Department of Healthcare & Family Service</u>	\$ <u>2,127.55</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>RICHARD M. FOGEL</u>	\$ <u>6,973.65</u>	\$ <u>0.00</u>
<i>Attorney for trustee</i>	<u>SHAW GUSSIS</u>	\$ <u>5,857.50</u>	\$ <u>138.86</u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>

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Other _____ \$ _____ \$ _____
Attorney for trustee _____ \$ _____ \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$43,809.10 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Discover Bank/DFS Services LLC	\$ <u>10,580.48</u>	\$ <u>10,580.48</u>
<u>2</u>	PYOD LLC its successors and assigns as assignee of Citi Card	\$ <u>12,816.30</u>	\$ <u>12,816.30</u>
<u>3</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>6,048.31</u>	\$ <u>6,048.31</u>
<u>4</u>	CHASE BANK USA	\$ <u>4,796.09</u>	\$ <u>4,796.09</u>
<u>5</u>	PYOD LLC its successors and	\$ <u>9,567.92</u>	\$ <u>9,567.92</u>

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assigns as assignee of
Washington Mutual

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
11	Discover Bank/DFS Services LLC (Interest)	\$ 233.35	\$ 233.35
21	PYOD LLC its successors and assigns as assignee of Citi Card (Interest)	\$ 282.66	\$ 282.66
31	PYOD LLC its successors and assigns as assignee of Citibank (Interest)	\$ 133.39	\$ 133.39
41	CHASE BANK USA (Interest)	\$ 105.78	\$ 105.78
51	PYOD LLC its successors and assigns as assignee of Washington Mutual (Interest)	\$ 211.02	\$ 211.02
61	Illinois Department of Healthcare & Family Service (Interest)	\$ 46.92	\$ 46.92
7	FIA Card Services, N/A/Bank of America	\$ 14,008.81	\$ 14,008.81
71	FIA Card Services, N/A/Bank of America (Interest)	\$ 308.96	\$ 308.96
8	American Infosource LP as agent for Target	\$ 230.30	\$ 230.30
81	American Infosource LP as agent for Target (Interest)	\$ 5.08	\$ 5.08

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$127,506.61.

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The trustee's Final report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 09/15/09 in Courtroom 742, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: August 12, 2009

By: /s/ Richard M. Fogel

Trustee

RICHARD F. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-20576

User: kscott
Form ID: pdf006

Page 1 of 1
Total Noticed: 20

Date Rcvd: Aug 14, 2009

The following entities were noticed by first class mail on Aug 16, 2009.

db +Maria L Wydro, 5625 W. Grace, Chicago, IL 60634-2738
tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766
14126880 AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248838, Oklahoma City, OK 73124-8838
12491781 Bank Of America, P.O. Box, Baltimore, MD 21297-3279
12676066 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12491782 Chase, Card Member Service, P.O. Box 15153, Wilmington, DE 19886-5153
12491783 +Citi Cards, Processing Center, Des Moines, IA 50368-0001
12491784 +Citi Cards, Processing Cetner, Des Moines, IA 50368-0001
13521308 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
12491786 +GT Telecom, P.O. Box 626, Wheeling, IL 60090-0626
12491788 George L Lincoln, 30 N Michigan Ave #819, Chicago, IL 60602-3799
12950938 +Illinois Department of Healthcare & Family Service, c/o James Newbold,
Assistant Attorney General, 100 W. Randolph Street, Chicago, IL 60601-3271
12641531 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12677709 PYOD LLC its successors and assigns as assignee of, Washington Mutual,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12491787 Sears, Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
12491788 Target National Bank, P.O. Box 59317, Minneapolis, MN 55459-0317
12491789 Washington Mutual, P.O. Box 660487, Dallas, TX 75266-0487
12491779 +Wydro Maria L, 5625 W Grace St, Chicago, IL 60634-2738

The following entities were noticed by electronic transmission on Aug 15, 2009.

12491785 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 15 2009 03:49:22 Discover Card,
P.O. Box 30395, Salt Lake City, UT 84130-0395
12629861 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 15 2009 03:49:22
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2009

Signature: _____

Joseph Speetjens